

EXHIBIT C



November 19, 2013

Address Service Requested

#BWNFTZF #URS7058955113115#



31009362
Nelma S. Lopes
535 SYCAMORE ST
RAHWAY NJ 07065-2523

Date: November 19, 2013
Creditor: Citibank, N.A.
Account No.: XXXXXXXXXXXXX0794
URS No.: 31009362
Amount Due: \$6,017.25
Telephone: 888-739-0745, ext 4987
Account Number Masked for Your Security

United Recovery Systems, LP
P.O. Box 722910
Houston, TX 77272-2910



Please detach at perforation and return with your payment.

We have been attempting to contact you with regard
to the above-referenced account!!!

Our client has asked us to negotiate with you to resolve this debt. We would like to arrange re-payment terms with you -- based upon your individual circumstances.

Please call our toll-free telephone number and explain your circumstances. We WILL work with you.

You can call MRS W WHITE at our toll free number 24 hours a day at 888-739-0745, ext 4987. We look forward to helping you resolve this account.

This communication is from a debt collector. We are required to inform you that this is an attempt to collect a debt, and any information obtained will be used for this purpose.

Sincerely,

MRS W WHITE, ext 4987
United Recovery Systems, LP
P.O. Box 722929
Houston, TX 77272-2929

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¡Traducción en español al dorso!